

Information to identify the case:

Debtor 1	<u>Jeffrey Todd Grace</u>	Social Security number or ITIN	xxx-xx-5532
	First Name Middle Name Last Name	EIN	--
Debtor 2	<u>Amy Louise Grace</u>	Social Security number or ITIN	xxx-xx-0240
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court WESTERN DISTRICT OF PENNSYLVANIA			
Case number:	15-24009-GLT		

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Jeffrey Todd Grace

Amy Louise Grace

6/12/23

By the court: Gregory L Taddonio
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ♦ debts that are domestic support obligations;
- ♦ debts for most student loans;
- ♦ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Jeffrey Todd Grace
Amy Louise Grace
Debtors

Case No. 15-24009-GLT
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0315-2

User: auto

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Date Rcvd: Jun 13, 2023

Form ID: 3180W

Total Noticed: 55

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 14, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Jeffrey Todd Grace, Amy Louise Grace, 16 Barclay Street, Greensburg, PA 15601-1608
cr	+ CSMC 2019-RPL2 Trust, c/o 2021 Customer Service Mortgage Corp, 2801 Townsgate Road, Ste 101, Westlake Village, CA 91361-3026
cr	# LSF8 Master Participation Trust, Caliber Home Loans, Inc, Attn: Cash Operations, PO Box 24330, Oklahoma City, OK 73124-0330
cr	+ Peoples Natural Gas Company, LLC, Attn: Dawn Lindner, 225 North Shore Drive, Pittsburgh, PA 15212-5861
cr	+ Santander Consumer USA Inc., c/o Brett A. Solomon, Esquire, Tucker Arensberg, P.C., 1500 One PPG Place, Pittsburgh, PA 15222-5413
14130994	+ Aas Debt Recovery Inc, Po Box 129, Monroeville, PA 15146-0129
14130999	+ Bishop Lawrence T Perseco, 12 Barclay Street, Greensburg, PA 15601-1608
14170750	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas of PA, P.O. Box 117, Columbus, OH 43216
14131002	++ CREDIT PROTECTION ASSOCIATION LP, PARKWAY CENTER V, 2500 DALLAS PARKWAY SUTIE 500, PLANO TX 75093-4805 address filed with court:, Credit Protection Association, LP, 13355 Noel Road, Ste 210, Dallas, TX 75240
14131000	Caliber Home Loans, Inc., ISAOA/ATIMA., P.O. Box 7731, Springfield, OH 45501-7731
14828042	+ DLJ Mortgage Capital and Serviced by, Select Portfolio Servicing, Inc., 3217 South Decker Lake Drive, Salt Lake City, UT 84119-3284
14131007	+ Excelsa health Medical Group, PO Box 645189, Pittsburgh, PA 15264-5189
14149724	+ First Commonwealth Bank, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Suite 205, Monroeville, PA 15146-2371
14153224	+ First National Bank of PA, c/o AAS Debt Recovery Inc., 2526 Monroeville Blvd., Monroeville, PA 15146-2358
14131011	Kvet Animal Care, 1 Gibraltar Way, Greensburg, PA 15601-5613
14176382	#+ LSF8 Master Participation Trust, Caliber Home Loans, Inc., 13801 Wireless Way, Oklahoma City, OK 73134-2500
14131012	+ Peoples Natural Gas, P.O. Box 644760, Pittsburgh, PA 15264-4760
14131014	+ Recmgmt Srvc, 240 Emery Street, Bethlehem, PA 18015-1980
14131016	+ The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14131020	Westmoreland Hospital, Cashier, 134 Industrial Park Road, Suite 2400, Greensburg, PA 15601-7848

TOTAL: 20

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	EDI: PENNDEPTREV	Jun 13 2023 15:15:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2023 11:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	EDI: PENNDEPTREV	Jun 13 2023 15:15:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 13 2023 11:19:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946

District/off: 0315-2

User: auto

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Total Noticed: 55

			17128-0946
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	DLJ Mortgage Capital, Inc., PO Box 65450, Salt Lake City, UT 84165-0450
cr	EDI: JPMORGANCHASE	Jun 13 2023 15:15:00	JPMorgan Chase Bank, N.A., 201 N Central Ave, Fl 11, Phoenix, AZ 85004
cr	EDI: RECOVERYCORP.COM	Jun 13 2023 15:15:00	Recovery Management Systems Corporation, 25 S.E. Second Avenue, Suite 1120, Miami, FL 33131-1605
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	SELECT PORTFOLIO SERVICING, INC, 3815 South West Temple, Salt Lake City, UT 84115
cr	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	U.S. Bank Trust National Association as Trustee fo, PO Box 65450, Salt Lake City, UT 84165-0450
14130995	+ EDI: ACECASHXPRESS.COM	Jun 13 2023 15:15:00	ACE Cash Express, 1701 Lincoln Highway, North Versailles, PA 15137-2550
14130996	+ Email/Text: EBNProcessing@afni.com	Jun 13 2023 11:20:00	Afni, Attention: Bankruptcy, 1310 Martin Luther King Dr, Bloomington, IL 61701-1465
14202413	EDI: DIRECTV.COM	Jun 13 2023 15:15:00	American InfoSource LP as agent for, DIRECTV, LLC, PO Box 5008, Carol Stream, IL 60197-5008
14161861	EDI: AIS.COM	Jun 13 2023 15:15:00	American InfoSource LP as agent for, Verizon, PO Box 248838, Oklahoma City, OK 73124-8838
14130997	Email/Text: bky@americanprofit.net	Jun 13 2023 11:20:00	American Profit Recovery, 34505 W 12 Mile Road, Suite 333, Farmington, MI 48331-3288
14130998	+ Email/Text: EBN_IndianapolisIMC@receivemorermp.com	Jun 13 2023 11:20:00	Berks Credit & Collections, 900 Corporate Drive, Reading, PA 19605-3340
14155678	EDI: RECOVERYCORP.COM	Jun 13 2023 15:15:00	Bureaus Investment Group Portfolio No 15 LLC, c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605
15408999	Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	CSMC 2021-RPL4 Trust, C/O SELECT PORTFOLIO SERVICING, PO Box 65250, Salt Lake City, UT. 84165-0250
14131001	EDI: COMCASTCBLCENT	Jun 13 2023 15:15:00	Comcast, P.O. Box 70219, Philadelphia, PA 19176-0219
14131003	EDI: DIRECTV.COM	Jun 13 2023 15:15:00	Direct TV, P.O. Box 78626, Phoenix, AZ 85062
14966913	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131004	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2023 11:20:00	Drive Fin/Santander Consumer USA, Attn: Bankruptcy, 5201 Rufe Snow Dr Ste 400n, Richland Hills, TX 76180-6036
14131006	Email/Text: bankruptcydepartment@tsico.com	Jun 13 2023 11:20:00	EOS CCA, P.O. Box 981025, Boston, MA 02298-1025
14131005	+ Email/Text: bknotice@ercbpo.com	Jun 13 2023 11:19:00	Enhanced Recovery Corp, Attention: Client Services, 8014 Bayberry Rd, Jacksonville, FL 32256-7412
14131008	+ EDI: AMINFOFP.COM	Jun 13 2023 15:15:00	First Premier Bank, 3820 N Louise Ave, Sioux Falls, SD 57107-0145
14131009	^ MEBN	Jun 13 2023 11:16:03	Geico Casualty Company, One Geico Plaza, Bethesda, MD 20811-0001
14731947	EDI: IRS.COM	Jun 13 2023 15:15:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
14131010	EDI: JEFFERSONCAP.COM	Jun 13 2023 15:15:00	Jefferson Capital Systems, LLC, 16 McClelland Road, Saint Cloud, MN 56303

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14264549	EDI: JPMORGANCHASE	Jun 13 2023 15:15:00	JPMorgan Chase Bank, N.A., National Bankruptcy Department, P.O. Box 29505 AZ1-1191, Phoenix, AZ 85038-9505
14131013	+ Email/Text: Supportservices@receivablesperformance.com	Jun 13 2023 11:20:00	Rev1 Per Mng, Attn:Collections/Bankruptcy, Po Box 1548, Lynnwood, WA 98046-1548
14148911	EDI: RECOVERYCORP.COM	Jun 13 2023 15:15:00	Recovery Management Systems Corporation, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605
14142228	+ Email/Text: enotifications@santanderconsumerusa.com	Jun 13 2023 11:20:00	Santander Consumer USA, Inc., P.O. BOX 961245, Ft Worth TX 76161-0244
14131015	+ Email/Text: compliance@sentrycredit.com	Jun 13 2023 11:20:00	Sentry Credit, Inc., 2809 Grand Avenue, Everett, WA 98201-3417
14131016	+ EDI: Q3GTBI	Jun 13 2023 15:15:00	The Bureaus Inc., 650 Dundee Rd, Ste 370, Northbrook, IL 60062-2757
14131017	^ MEBN	Jun 13 2023 11:16:05	Trident Asset Management, Po Box 888424, Atlanta, GA 30356-0424
14764947	+ Email/Text: BKSPSElectronicCourtNotifications@spservicing.com	Jun 13 2023 11:20:00	U.S. Bank Trust National Association as, Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284
14131018	+ EDI: VERIZONCOMB.COM	Jun 13 2023 15:15:00	Verizon, 500 Technology Dr Ste 30, Weldon Spring, MO 63304-2225
14131019	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 13 2023 11:19:00	West Penn Power, PO Box 3687, Akron, OH 44309-3687
14176839	+ Email/Text: bankruptcy@firstenergycorp.com	Jun 13 2023 11:19:00	West Penn Power, 5001 NASA Blvd, Fairmont, WV 26554-8248

TOTAL: 38

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		CSMC 2021-RPL4 Trust
14966914	*+	DLJ Mortgage Capital, Inc., Serviced by Select Portfolio Servicing,, 3217 S. Decker Lake Dr., Salt Lake City, UT 84119-3284

TOTAL: 1 Undeliverable, 1 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 14, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 12, 2023 at the address(es) listed below:

Name	Email Address
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District/off: 0315-2

User: auto

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Brett A. Solomon
on behalf of Creditor Santander Consumer USA Inc. brett@solomon-legal.com

Brian Nicholas
on behalf of Creditor DLJ Mortgage Capital Inc. bnicholas@kmlawgroup.com

Brian Nicholas
on behalf of Creditor U.S. Bank Trust National Association as Trustee for GIFM Holdings Trust bnicholas@kmlawgroup.com

Brian Nicholas
on behalf of Creditor CSMC 2019-RPL2 Trust bnicholas@kmlawgroup.com

Brian Nicholas
on behalf of Creditor CSMC 2021-RPL4 Trust bnicholas@kmlawgroup.com

David A. Colecchia
on behalf of Joint Debtor Amy Louise Grace colecchia542@comcast.net
dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tk
onop@my-lawyers.us;LawCareECF@gmail.com

David A. Colecchia
on behalf of Debtor Jeffrey Todd Grace colecchia542@comcast.net
dcolecchia@my-lawyers.us;sshipley@my-lawyers.us;skerr@my-lawyers.us;jschantz@my-lawyers.us;rjuliano@my-lawyers.us;tk
onop@my-lawyers.us;LawCareECF@gmail.com

James P. Valecko
on behalf of Creditor LSF8 Master Participation Trust jvalecko@weltman.com PitEcf@weltman.com

Maria Miksich
on behalf of Creditor CSMC 2021-RPL4 Trust mmiksich@kmlawgroup.com

Office of the United States Trustee
ustpreion03.pi.ecf@usdoj.gov

Ronda J. Winnecour
cmecf@chapter13trusteedpa.com

S. James Wallace
on behalf of Creditor Peoples Natural Gas Company LLC ecfpeoples@grblaw.com, PNGbankruptcy@peoples-gas.com

William E. Craig
on behalf of Creditor JPMorgan Chase Bank N.A. ecfmail@mortoncraig.com,
mhazlett@mortoncraig.com;mortoncraigecf@gmail.com

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